

United States Bankruptcy Court

Southern District of New York

Case No. 14-10195-scc

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Glenn W. Mandler
5900 Arlington Avenue, Apt. 15MN
Bronx, NY 10471

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-2736

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 29, 2014

Shelley C. Chapman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 4
 United States Bankruptcy Court
 Southern District of New York

In re:
 Glenn W. Mandler
 Debtor

Case No. 14-10195-scc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: bbush
 Form ID: bl8

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 Total Noticed: 42

Date Rcvd: May 29, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2014.

db +Glenn W. Mandler, 5900 Arlington Avenue, Apt. 15MN, Bronx, NY 10471-1302
 cr +Wells Fargo Bank, N.A., McCabe, Weisberg & Conway, P.C., 145 Huguenot Street, Suite 210,
 New Rochelle, NY 10801-5252
 6424567 +AT&T UNIVERSAL, PO BOX 463023, ESCONDIDO, CA 92046-3023
 6424571 BANK OF AMERICA, P.O. BOX 15796, WILMINGTON, DE 19886-5796
 6424572 +BODIAN & BODIAN LLP, 425 BROAD HOLLOW ROAD, MELVILLE, NY 11747-4719
 6424576 +CHASE, CHASE CARD SERVICES, PO BOX 24696 ATTN: RESEARCH DEPT, COLUMBUS, OH 43224-0696
 6424575 +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
 6424589 +DANIELS NORELLI SCULLY &, CECERE, PC ATT MEREDITH UNGER, ONE OLD COUNTRY RD ST LL5,
 CARLE PLACE, NY 11514-1806
 6424595 +HSBC BANK, 11 W 42ND ST FL 24, NEW YORK, NY 10036-8002
 6424597 +HSBC BANK, SUITE 0002, BUFFALO, NY 14270-0001
 6424599 +HSBC/SAKS, 12 E 49TH STREET, NEW YORK, NY 10017-1028
 6424600 +KIRSHENBAUM PHILIPS & ROACH, 40 DANIEL STREET, SUITE 7, FARMINGDALE, NY 11735-1308
 6424602 PETER MANDLER, 13 WHISPERING ROAD, SMITHTOWN, NY 11787
 6424604 +SKYVIEW OWNERS, MIDBORO MGMT INCORPORATED, 333 7TH AVENUE, NEW YORK, NY 10001-5004
 6424605 +STELLAR RECOVERY INC, 1327 HIGHWAY 2 WES, KALISPELL, MT 59901-3413
 6424607 +TOWN OF SOUTHAMPTON, 50 HAMPTON ROAD, SOUTHAMPTON, NY 11968-4930
 6424608 US BK RMS CC, CB DISPUTES, ST LOUIS, MO 63166
 6424611 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR, FREDERICK, MD 21701)
 6435557 +Wells Fargo Home Mortgage, c/o McCabe, Weisberg & Conway, 145 Huguenot Street,
 New Rochelle, NY 10801-5200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 ust +E-mail/Text: ustpreion02.br.ecf@usdoj.gov May 29 2014 19:23:50 United States Trustee,

Office of the United States Trustee, U.S. Federal Office Building,
 201 Varick Street, Room 1006, New York, NY 10014-9449
 6424565 +EDI: GMACFS.COM May 29 2014 19:28:00 ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 130424,
 ROSEVILLE, MN 55113-0004
 6424566 +EDI: BECKLEE.COM May 29 2014 19:28:00 AMERICAN EXPRESS, PO BOX 3001,
 16 GENERAL WARREN BLVD, MALVERN, PA 19355-1245
 6441077 +EDI: ATLASACQU.COM May 29 2014 19:28:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 6424568 EDI: BANKAMER.COM May 29 2014 19:28:00 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998
 6424570 EDI: BANKAMER.COM May 29 2014 19:28:00 BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998
 6424569 +EDI: BANKAMER.COM May 29 2014 19:28:00 BANK OF AMERICA, ATTN: BANKRUPTCY NC4-105-0314,
 PO BOX 26012, GREENSBORO, NC 27420-6012
 6424573 +EDI: STFC.COM May 29 2014 19:28:00 CACH LLC/SQUARE TWO FINANCIAL, ATTENTION: BANKRUPTCY,
 4340 SOUTH MONACO ST. 2ND FLOOR, DENVER, CO 80237-3485
 6424577 +EDI: CHASE.COM May 29 2014 19:28:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
 6424586 EDI: CITICORP.COM May 29 2014 19:28:00 CITIBANK SD, NA, ATTN: CENTRALIZED BANKRUPTCY,
 PO BOX 20363, KANSAS CITY, MO 64195
 6424587 +EDI: CITICORP.COM May 29 2014 19:28:00 CITIBANKNA, PO BOX 769006,
 SAN ANTONIO, TX 78245-9006
 6424590 +EDI: DISCOVER.COM May 29 2014 19:28:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 6424591 EDI: GMACFS.COM May 29 2014 19:28:00 G M A C, PO BOX 12699, GLENDALE, AZ 85318
 6424592 +EDI: RMSC.COM May 29 2014 19:28:00 GEGRB/PC RICHARDS & SONS, ATTENTION: BANKRUPTCY,
 PO BOX 103104, ROSWELL, GA 30076-9104
 6424593 EDI: GMACFS.COM May 29 2014 19:28:00 GMAC, PO BOX 12699, GLENDALE, AZ 85318
 6424594 +EDI: GMACFS.COM May 29 2014 19:28:00 GMAC AUTOMOTIVE BANK, 2000 TOWN CTR STE 2200,
 SOUTHFIELD, MI 48075-1157
 6424598 +EDI: HFC.COM May 29 2014 19:28:00 HSBC CREDIT CARD, PO BOX 9, BUFFALO, NY 14240-0009
 6424603 EDI: PRA.COM May 29 2014 19:28:00 PORTFOLIO RECOVERY, ATTN: BANKRUPTCY, PO BOX 41067,
 NORFOLK, VA 23541
 6431808 EDI: RECOVERYCORP.COM May 29 2014 19:28:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 6424606 +E-mail/Text: scwabcn@scwa.com May 29 2014 19:24:13 SUFFOLK COUNTY WATER AUTHORITY,
 2045 ROUTE 112, SUITE 5, CORAM, NY 11727-3092
 6430927 +E-mail/Text: scwabcn@scwa.com May 29 2014 19:24:13 SUFFOLK COUNTY WATER AUTHORITY,
 SIMON SAKS WRITE-OFF MITIGATION SPECIALI, 2045 ROUTE 112, SUITE #5, CORAM, NY 11727-3085
 6424609 +EDI: AFNIVERIZONE.COM May 29 2014 19:28:00 VERIZON, 500 TECHNOLOGY DR,
 WELDON SPRING, MO 63304-2225
 6424610 +EDI: WFFC.COM May 29 2014 19:28:00 WELLS FARGO, P.O. BOX 348750,
 SACRAMENTO, CA 95834-8750

TOTAL: 23

District/off: 0208-1

User: bbush
Form ID: b18

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Total Noticed: 42

Date Rcvd: May 29, 2014

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6424601 NEW JERSEY
cr* +WELLS FARGO HOME MORTGAGE, c/o McCabe, Weisberg & Conway, 145 Huguenot Street,
New Rochelle, NY 10801-5200
6424574* +CACH LLC/SQUARE TWO FINANCIAL, ATTENTION: BANKRUPTCY, 4340 SOUTH MONACO ST. 2ND FLOOR,
DENVER, CO 80237-3485
6424578* +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
6424579* +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
6424583* +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
6424584* +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
6424580* +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
6424581* +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
6424582* +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
6424585* +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
6424588* +CITIBANKNA, PO BOX 769006, SAN ANTONIO, TX 78245-9006
6424596* +HSBC BANK, 11 W 42ND ST FL 24, NEW YORK, NY 10036-8002

TOTALS: 1, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2014 at the address(es) listed below:

Charles A Higgs on behalf of Creditor WELLS FARGO HOME MORTGAGE chiggs@mwclaw.com
Rachel S. Blumenfeld on behalf of Debtor Glenn W. Mandler rblmnf@aol.com, rblmnf@aol.com
Robert L. Geltzer rgeltzer@epitrustee.com, rgeltzerso@ecf.epiqsystems.com; mbruh@geltzerlaw.com
TOTAL: 3